

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

CARMELA M WALLACE

Debtor(s)

Case No. 17-03069

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/02/2017.
- 2) The plan was confirmed on 07/11/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 11/08/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 10/24/2018.
- 6) Number of months from filing to last payment: 21.
- 7) Number of months case was pending: 27.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$30,000.00.
- 10) Amount of unsecured claims discharged without payment: \$228,278.43.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$37,651.35  
Less amount refunded to debtor \$0.00

**NET RECEIPTS: \$37,651.35**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$3,700.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$1,780.24  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$5,480.24**

Attorney fees paid and disclosed by debtor: \$300.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICASH LOANS	Unsecured	762.00	NA	NA	0.00	0.00
AT&T	Unsecured	173.00	NA	NA	0.00	0.00
BARCLAYS BANK DELAWARE	Unsecured	507.00	NA	NA	0.00	0.00
BMW FINANCIAL SERVICES	Secured	10,325.00	12,470.00	1,175.61	1,175.61	173.90
BMW FINANCIAL SERVICES	Unsecured	4,645.00	18,005.74	18,005.74	18,005.73	0.00
CASHNET USA	Unsecured	200.00	356.77	356.77	356.77	0.00
CERASTES LLC	Unsecured	NA	527.66	527.66	527.66	0.00
CONTINENTAL FINANCE	Unsecured	395.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Unsecured	777.00	NA	NA	0.00	0.00
ENHANCED ACQ	Unsecured	464.00	NA	NA	0.00	0.00
ILLINOIS LENDING CORP	Unsecured	951.00	1,511.31	1,511.31	1,511.31	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	139.00	234.31	234.31	234.31	0.00
LVNV FUNDING	Unsecured	441.00	930.62	930.62	930.62	0.00
MASSEYS	Unsecured	79.00	NA	NA	0.00	0.00
MERRICK BANK	Unsecured	900.00	950.07	950.07	950.07	0.00
MID AMERICA BANK & TRUST CO	Unsecured	402.00	NA	NA	0.00	0.00
MIDWEST ANESTHESIA	Unsecured	1,825.00	NA	NA	0.00	0.00
PERSONAL FINANCE CO	Secured	200.00	NA	1,500.00	1,500.00	0.00
PRA RECEIVABLES MGMT	Unsecured	226.00	226.23	226.23	226.23	0.00
PROGRESSIVE FINANCIAL SVC	Secured	100.00	133.00	133.00	133.00	0.00
PROGRESSIVE FINANCIAL SVC	Unsecured	33.00	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	462.00	505.49	505.49	505.49	0.00
QUEST DIAGNOSTICS	Unsecured	35.00	NA	NA	0.00	0.00
SCOTTS LAWN SERVICE	Unsecured	100.00	NA	NA	0.00	0.00
U LINE	Unsecured	375.00	NA	NA	0.00	0.00
UNIVERSITY OF CHICAGO MED CTR	Unsecured	91.00	NA	NA	0.00	0.00
UNIVERSITY OF CHICAGO PHYSICIA	Unsecured	109.00	NA	NA	0.00	0.00
US BANK HOME MORTGAGE	Secured	172,840.00	171,463.94	175,189.35	0.00	0.00
US BANK HOME MORTGAGE	Unsecured	31,088.00	NA	NA	0.00	0.00
US BANK HOME MORTGAGE	Secured	NA	3,725.41	3,725.41	3,725.41	0.00
US DEPT OF ED FEDLOAN	Unsecured	166,015.00	190,558.42	190,558.42	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WEBBANK FINGERHUT	Unsecured	505.00	NA	NA	0.00	0.00
WILLIAMSON & BROWN LLC	Unsecured	NA	1,815.00	1,815.00	1,815.00	0.00
WILLIAMSON & BROWN LLC	Unsecured	400.00	400.00	400.00	400.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$175,189.35	\$0.00	\$0.00
Mortgage Arrearage	\$3,725.41	\$3,725.41	\$0.00
Debt Secured by Vehicle	\$1,175.61	\$1,175.61	\$173.90
All Other Secured	\$1,633.00	\$1,633.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$181,723.37</b>	<b>\$6,534.02</b>	<b>\$173.90</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$216,021.62</b>	<b>\$25,463.19</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$5,480.24</u>	
Disbursements to Creditors	<u>\$32,171.11</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$37,651.35</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 05/02/2019

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.